



BENEFITS SUMMARY 2022

AWARE MN network – Aware National Network – BlueCard PPO

BLUEPRINT (METRO) Allina Health Network – In MN Blue Card PPO – outside of MN

	In Network	Out of Network	In Network	Out of Network
Insurance for new employees becomes effective the 1st of the month following 30 calendar days of employment. The exception would be where an employee begins work on the 1st through the 7th day of a month, in which case coverage would begin on the 1st day of the following month.				
Employee Share of Monthly Premium	Single: \$101.28 Family: \$562.08		Single: \$0.00 Family: \$395.50	
Annual Deductible	\$300 individual; \$600 family		\$300 individual; \$600 family	\$5,000 individual; \$10,000 family
Annual Out-of-Pocket Expenses	Medical and Prescription Combined \$1,240 individual; \$2,480 family	Medical and Prescription Combined \$2,680 individual; \$4,860 family	Medical and Prescription Combined \$1,240 individual; \$2,480 family	Medical and Prescription Combined \$6,000 individual; \$12,000 family
Lifetime Maximum	Unlimited			
Coinsurance	Deductible then 80%	Deductible then 60%	Deductible then 80%	Deductible then 50%
Benefit Payment Levels	Payment for participating network providers as described. Most payments are based on allowed amount.	If nonparticipating provider services responsible for the difference between the billed charges and allowed amount. Most payments are based on allowed amount.	Payment for participating network providers as described. Most payments are based on allowed amount.	If nonparticipating provider services are covered, you are responsible for the difference between the billed charges and allowed amount. Most payments are based on allowed amount.
Dependent child age limit	To age 26 through the calendar month of the birthday.			
<u>Preventive Care</u> Well-child care to age 6 Prenatal care Preventive medical evaluations 6 & up Cancer screening Preventive Hearing & vision exams Immunizations & vaccinations	100%	100% 100% 60% after deductible 60% after deductible 60% after deductible 60% after deductible	100%	100% 100% 50% after deductible 50% after deductible 50% after deductible 50% after deductible
<u>Physician Services</u> In-hospital medical visits Surgery & anesthesia Professional lab services Office visits due to illness or injury Urgent care (clinic-based) Retail health clinic Professional diagnostic imaging Allergy injections & serum	80% after deductible	60% after deductible	80% after deductible	50% after deductible

<u>Other Professional Services</u> Chiropractic manipulation Chiropractic therapy Home health care Physical therapy, occupational therapy, speech therapy	80% after deductible	60% after deductible	80% after deductible	50% after deductible
Inpatient hospital services	80% after deductible	60% after deductible	80% after deductible	50% after deductible
<u>Outpatient Hospital Services</u> Facility diagnostic imaging Preadmission tests & exams Facility lab services Chemotherapy & radiation therapy Physical-occupational & speech therapy Kidney dialysis Scheduled outpatient surgery Non-emergency illness-related visits Urgent care (hospital-based)	80% after deductible	60% after deductible	80% after deductible	50% after deductible
<u>Emergency Care</u> Emergency Room Physician Charges Ambulance (medically necessary transport to the nearest facility)	80% after deductible		70% after deductible	
Medical Supplies	80% after deductible	60% after deductible	80% after deductible	50% after deductible
<u>Behavioral Health (mental health & chemical dependency care)</u> Inpatient care Outpatient care Professional care	80% after deductible	60% after deductible	80% after deductible	50% after deductible
Bariatric Surgery	No Coverage			
Reproduction Treatments	No Coverage			
Transplants	80% after deductible		100% of the transplant fee at Allina facilities or Blue Distinction Center	No coverage for non-participating transplant providers
<u>Chronic Condition Management</u> Includes evidence-based lab/x-ray & other services required to manage condition Diabetes High Blood Pressure High Cholesterol	N/A		100%	50% after deductible

<u>Resiliency Training</u> Special program designed to help those suffering from depression, anxiety and other stress related conditions – must complete program for coverage	N/A	100%	No Coverage
<u>Nutritional Counseling and Medication Therapy Management</u>	N/A	80% after deductible	No Coverage
<u>Ambulance</u> <u>Prearranged non-emergency transport</u>	80% after deductible	80% after deductible	No coverage

Prescription Drug Plan

AWARE MN network – Aware National Network – BlueCard PPO			BLUEPRINT (METRO) Allina Health Network – In MN Blue Card PPO – outside of MN		
	In Network	Out of Network	Allina Pharmacy	Network Pharmacy	Non-Network Pharmacy
<u>Prescription Drugs – Select Network</u> Retail (31-day limit) <u>FlexRx Preferred Drug List</u> Open Plan Design Preferred Generic Preferred Brand Non-Preferred	100% after \$12 copay 100% after \$24 copay 100% after \$36 copay		100% after \$12 copay 100% after \$24 copay	100% after \$15 copay 100% after \$28 copay	No Coverage No Coverage
<u>90dayRx (90-day limit)</u> <u>FlexRx Preferred drug list</u> Open Plan Design Preferred generic Preferred brand Non-preferred	100% after \$36 copay 100% after \$72 copay 100% after \$108 copay	No Coverage	100% after \$36 copay 100% after \$72 copay	Not Available Not Available	No Coverage No Coverage
<u>Chronic Condition Management</u> Diabetes (drugs & supplies) High blood pressure Cholesterol lowering	N/A	N/A	100% 100% 100%	Follows overall prescription benefit described below.	No Coverage No Coverage No Coverage
90dayRx applies to participating retail and/or mail service pharmacy only. Identified specialty drugs purchased through a specialty pharmacy network supplier are eligible for coverage (no coverage for specialty drugs purchased through a nonparticipating specialty pharmacy supplier). The patient will pay the difference if a brand-name drug is selected when a generic drug is available. The drug list uses a step therapy program. Visit the prescription drugs section of bluecrossmn.com for more details.			90dayRx applies to Allina Pharmacies only. Identified specialty drugs purchased through a specialty pharmacy network supplier are eligible for coverage and will fall under the Network Pharmacy benefit (no coverage for specialty drugs purchased through a nonparticipating specialty pharmacy supplier). The patient will pay the difference if a brand-name drug is selected when a generic drug is available. The drug list uses a step therapy program. Visit the prescription drugs section of myblueprintmn.com for more details.		

Your out-of-pocket costs depend on the network status of your provider. To check status, call Blue Cross customer service or visit bluecrossmn.com.

***Lowest out-of-pocket costs:** in-network providers

****Higher out-of-pocket costs:** out-of-network participating providers

Highest out-of-pocket costs: out-of-network **nonparticipating** providers (You are responsible for the difference between Blue Cross' allowed amount and the amount billed by nonparticipating providers. This is in addition to any applicable deductible, copay or coinsurance. Benefit payments are calculated on Blue Cross' allowed amount, which is typically lower than the amount billed by the provider.)

This is only a summary. Read your Certificate of Coverage for more information about what is and isn't covered. Services that aren't covered include those that are cosmetic, investigative, not medically necessary or covered by worker's compensation or no-fault insurance.

For more information, visit bluecrossmn.com or call Blue Cross customer service at the number on the back of your member ID card.

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BLUEPRINT (METRO) – HEALTH SAVINGS ACCOUNT (HSA)

Allina Health Network – In MN

Blue Card PPO – outside of MN

Insurance for new employees becomes effective the 1st of the month following 30 calendar days of employment. The exception would be where an employee begins work on the 1st through the seventh 7th day of a month, in which case coverage would begin on the 1st day of the following month. Employees electing the HSA plan will get a debit card to use the funds from the account (similar to a check card). Employees can use the debit card to pay medical, dental, and vision bills with any funds that are already in the account.

	Single	Family
Monthly Employee Premium	\$ 0.00	\$ 140.28
Mandatory Monthly Employee HSA Contribution	\$ 0.00	\$ 255.22
Monthly Employer HSA Contribution	\$ 114.26	\$ 0.00
Total Monthly Payroll Deduction	\$ 0.00	\$ 395.50
Yearly HSA Contribution	\$1,371.12	\$3,062.64

Quarterly HSA Funded Amounts (January, April, July, October)

Single Contract: **\$342.78**

Family Contract: **\$765.66**

HSA TOTAL CONTRIBUTION LIMITS PER YEAR (includes employer and employee contributions)

Year	Single Limit	Family Limit	Additional for 55+
2022	\$3,650	\$7,300	\$1,000

Annual Deductible	\$3250 individual; \$6500 family
Annual Out-of-Pocket Expense	\$3250 individual; \$6500 family
Coinsurance	100% after deductible
Office Visits	100% after deductible
Preventive Care (Well Child, Prenatal, Cancer Screenings, Routine Physicals, Annual Eye Exam)	100%
Lab, X-Ray, Inpatient and Outpatient, ER, Ambulance Services, Medical Supplies, Therapy Services	100% after deductible
Prescription Drugs	100% after deductible

Fitness Incentive Program

The Fitness Incentive Program counts all your physical activity towards your reward. Track 7,500 steps per day for at least 21 days of the month. Activities such as yoga, swimming, cycling, etc. can be converted into steps. Meet the required level of activity and earn a \$20 e-gift card.

How it Works:

- Visit bluecrossmn.com/sharecare
- Create an account.
- Take RealAge assessment.
- Enroll for Fitness Incentive. In the navigation menu, choose the “Achieve” icon. Select “Challenges” and click on the “Join all” button.
- Start Tracking. Download the Sharecare app on your smartphone and set permissions to allow health tracking or log your steps into the website each day (you cannot track for days that have passed).
- You will receive your reward each month via email upon completion of your step requirements.

For more information or if any questions, visit bluecrossmn.com or call customer service at 1-800-858-0724.

Dental Plan - Lincoln Financial Group

Rates	High Plan	Low Plan
Employee Only	\$18.06 / month	\$10.00 / month
Employee + 1 dependent	\$36.46 / month	\$20.58 / month
Employee + 2 or more dependents	\$65.30 / month	\$41.76 / month

	High Plan		Low Plan	
Dental Schedule of Benefits	In-Network	Out-of-Network	In-Network	Out-of-Network
Calendar Year Maximum	\$1,000/person	\$1,000/person	\$1,000/person	\$1,000/person
Deductible (Limit of 3)	\$50	\$50	\$50	\$50
Waived for Preventive	Yes	Yes	Yes	Yes
Coinsurance Amounts				
Class I Preventive	100%	100%	100%	100%
Class II Basic	80%	80%	80%	80%
Class III Major	50%	50%	0%	0%
Orthodontics	50%	50%	0%	0%
Ortho Maximum	\$1,000	\$1,000	\$0	\$0
Annual Enrollment	Yes		Yes	
Benefit Amount	Negotiated Fee	Allowable Charge / UCR	Negotiated Fee	Allowable Charge/UCR

The BESTflex Plan

	Health Care Spending Accounts	Dependent Care Spending Accounts
Eligibility	The first of the month after 30 days of employment. Only employees who are regularly scheduled to work at least 30 hours weekly can participate.	
Purpose	To set aside pre-tax money to pay for qualifying medical and dental expenses. Reduces taxable income and the cost of these services to you.	To set aside pre-tax dollars to pay for qualifying child care or dependent care costs. Reduces taxable income and the cost of these services to you.
Minimum Calendar Year Contribution	None	
Maximum Calendar Year Contribution	\$2,850/year	\$5,000/year or \$2,500/year if married filing separately
Covered Expenses	See the Eligible Expenses Document	Daycare expenses incurred for the care of your child(ren) or other eligible dependents. You (and your spouse, if you are married) must work or be a full-time student to use this account.
Forfeitures	Unused contributions remaining in your account at the end of each plan year are forfeited. Funds in one account may not be used to pay for expenses from the other. Unused contributions may not be carried over to the next year.	
Changes	Contribution amounts may not be changed or stopped until January 1 following the next open enrollment period unless you have a "qualified change in family status". Such changes must be made within 30 days of the event.	

Health Care Savings Plan

The HCSP is an employer sponsored **tax-free** savings account. No Social Security, Medicare, or income taxes.

- Tax-free contributions
- Tax-free potential growth
- Tax-free reimbursements

The provisions of Plan participation are **mandatory** for employees covered under this section. The provisions of this section do not apply to probationary **non-union** employees, to seasonal or temporary employees, or to regular, part-time employees who are exempt from enrollment in PERA or are students. Used to reimburse **post employment** health care expenses for employee, spouse, legal tax dependents, and children up to 26th birthday.

	<u>Cash payout</u> (Taxed: Federal, State, FICA)	<u>HCSP Payout</u>	
	Severance Payment: \$10,000	Severance Payment: \$10,000	
	Federal Income Tax: \$ 2,500	Federal Income Tax: \$ 0	
	State Income Tax: \$ 705	State Income Tax: \$ 0	
	FICA Tax: \$ 765	FICA Tax: \$ 0	
	Net Cash Payment: \$ 6,030	Net HCSP Payment: \$10,000	
For illustration purposes only. This hypothetical example assumes a 25% federal withholding rate + 7.05% state withholding rate + 7.65% FICA (Social Security and Medicare) tax rate. Individual tax rates will vary based on total taxable income and filing status for the year.			

When can you request reimbursements?	Upon Termination of employment...at any age. Once retired. If collecting a disability benefit from a Minnesota public employer.	
What is reimbursable?	Eligible medical/dental expenses	
Reimbursement:		
City Non-Union Full-Time	1% of gross earnings from 1 st and 2 nd payroll beginning on 7 th month of service through 5 years of service 2% of gross earnings from 1 st and 2 nd payroll for employees with 6 years through 10 years of service 3% of gross earnings from 1 st and 2 nd payroll for employees with 11 or more years of service 100% of severance pay 100% of unused vacation	Effective 06/06/2004 Revised 01/01/2022
City Non-Union Regular Part-Time	2% of gross earnings from first and second payroll 100% of unused personal leave	Effective 06/06/2004
PUC Non-Union Full-Time Non-Exempt	1% of gross earnings from 1 st and 2 nd payroll beginning on 7 th month of service through 7 years of service 2% of gross earnings from 1 st and 2 nd payroll for employees with 8 years through 15 years of service 3% of gross earnings from 1 st and 2 nd payroll for employees with 16 through 22 years of service 4% of gross earnings from 1 st and 2 nd payroll for employees with 23 or more years of service 100% of severance pay 100% of unused vacation	Effective 06/06/2004 Revised 02/28/2011 Revised 06/08/2014
PUC Non-Union Full-Time Exempt	3% of gross earnings from each payroll beginning on 7 th month of service through 14 years of service 4% of gross earnings from each payroll for employees with 15 or more years of service 100% of severance 100% of unused vacation after 10 years of service Unused floating holidays after 10 years of service	Effective 06/06/2004 Revised 01/01/2011 Revised 06/03/2018
PUC Non-Union Regular Part-Time	100% of unused personal leave	Effective 06/06/2004
IBEW Union	1% of gross earnings from each payroll from date of hire through 5 years of service 2% of gross earnings from each payroll for employees with 6-15 years of service 3% of gross earnings from each payroll for employees with 16 or more years of service 100% of severance 100% of unused vacation Unused floating holidays and compensation time	Effective 2004 Revised 02/20/2011 Revised 01/01/2014 Revised 01/01/2017
LELS Union	\$60 from each payroll if less than 10 years of service \$100 from each payroll if 10 or more years of service 100% of severance if employed at least 10 years prior to termination	Effective 2002 Revised 01/01/2015
AFSCME Union	1% of gross earnings from each payroll 50% of stand-by pay if less than 5 years in AFSCME covered position 100% stand-by pay if five or more years in AFSCME covered position 100% of severance 100% of unused vacation	Effective 2004 Revised 01/01/2014 Revised 01/01/2020

Life Insurance

Group Term Life Insurance Reliance Standard	Premium 100% employer paid Benefit reduction to 65% at age 65 and reduction to 45% at age 70.		
	Class Title	Basic Life and AD&D	Minimum Hour Requirement
	City Full Time Employees	\$50,000	40
	Volunteer Firefighters	\$50,000	N/A
	City Full Time Non Union	\$50,000	40
	Public Utilities Full Time Non Union	\$50,000	40
	Public Utilities Full Time Union	\$50,000	40
	Part Time Category 3	\$35,000	30
	Part Time Category 2	\$25,000	20

Group Term Life Insurance Minnesota Life Securian Financial Ochs, Inc.	Full-time and part-time category 3 employees that have elected health insurance have this coverage. Premium included with health insurance premium. Coverage reduces to 65% beginning at age 65 and 50% at age 70.		
	Youself	Spouse	Children
	\$10,000 Basic Term Life and AD&D	\$5,000	\$2,000 Live birth to age 26

Voluntary Life (PERA)	Rate - \$16 Monthly Contribution Rates do not increase with age					
	MEMBER				DEPENDENT	
	Member's Age at Time of Claim	Group Term Life	Group AD&D	Total Benefit for Accidental Death	Group Term Life Spouse/ Domestic Partner	Child(ren) <i>(age 14 days but less than 26 years)</i>
	Less than 25	\$225,000	\$100,000	\$325,000	\$20,000	\$4,000
	25 – 29	\$170,000	\$100,000	\$270,000	\$20,000	\$4,000
	30 – 39	\$100,000	\$100,000	\$200,000	\$20,000	\$4,000
	40 – 44	\$65,000	\$100,000	\$165,000	\$18,000	\$4,000
	45 – 49	\$40,000	\$100,000	\$140,000	\$15,000	\$4,000
	50 – 54	\$30,000	\$100,000	\$130,000	\$10,000	\$4,000
	55 – 59	\$18,000	\$100,000	\$118,000	\$7,000	\$4,000
	60 – 64	\$12,000	\$100,000	\$112,000	\$5,000	\$4,000
	65 and over	\$7,500	\$7,500	\$15,000	\$4,000	\$4,000

Short Term Disability Insurance

Short Term Disability	Provides a cash benefit when you are out of work for up to 13 weeks due to injury, illness, surgery, or recovery from childbirth. Elect any level of coverage in increments of \$50 per month (\$100 minimum, \$1,000 maximum) up to a maximum of 60% of weekly salary. Sickness Elimination Period – You must be out of work for 7 days due to an illness before you can collect disability benefits. You can begin collecting on day 8. Accident Elimination Period – You must be out of work for 0 days due to an accidental injury before you can collect disability benefits. You can begin collecting benefits on day 1. If you decline this coverage now and wish to enroll later, a health examination may be required.												
	Age	0–24	25–29	30–34	35–39	40–44	45–49	50–54	55–59	60–64	65-69	70–74	75-99
	Cost per month x benefit amount	.04400	.04400	.04300	.04200	.04400	.05100	.06100	.07900	.09700	.11100	.13300	.13300

Long Term Disability Insurance

Long Term Disability

Provides a cash benefit after you are out of work for **90 days or more** due to injury, illness, or surgery up to age 65 or Social Security Normal Retirement Age, whichever is later.

Elect any level of coverage in increments of \$100 per month (**\$400 minimum, \$5,000 maximum**) up to a maximum of **60%** of monthly salary.

If you decline this coverage now and wish to enroll later, a health examination may be required.

Age	0–24	25–29	30–34	35–39	40–44	45–49	50–54	55–59	60–64	65-69	70–74	75-99
Cost per month x benefit amount	.00180	.00180	.00310	.00520	.00790	.01080	.01410	.01760	.01520	.01190	.01040	.00920

Vision Plan

VSP	<p>Vision Plan includes single, biofocal, trifocal, lenticular, or standard progressive lenses that will be covered in full after a \$20 copay with no annual maximum. This also includes frames that will be covered in full after a \$20 copay and a maximum of a \$130 allowance per year. There is a \$0 copay for contact lenses with a \$130 allowance per year. You are not able to get both glasses and contacts in the same year; it is one or the other.</p>	
	Employee Only	\$5.84/month
	Employee + Spouse	\$9.34/month
	Employee + Children	\$9.53/month
	Employee + Family	\$15.37/month

Employee Personal Computer Purchase Plan

The "Employee Computer Purchase Plan" is designed to assist City employees with the purchase and financing of a personal computer so that they can learn and gain experience by working with a personal computer away from the office, outside of normal working hours. The City will finance the employee's purchase of the equipment and software up to \$2,500. Loans to participants will be for a term not to exceed 36 months. No interest will be charged. Payments on the loans will be made through payroll deduction.

Educational Incentive

The City will share in the tuition cost for a regular, full-time, non-probationary employee for the successful completion of job-related courses in a post-secondary or vocational school curriculum. Reimbursement will be made at the rate of 50% of the tuition and books, or as stipulated in a current labor agreement. Prior written approval of the course work being pursued must be obtained by completing the "Request for Tuition Reimbursement" form available in the Human Resources Office or from department supervisors. Reimbursement will only apply to courses which have had prior written approval. In addition, the employee must receive a grade of "C" or better for undergraduate course work and "B" or better for graduate level course work. In instances where the program of study does not provide grades, a satisfactory completion certificate must be presented in order to be reimbursed. Special fees, student fees, activity fees and the cost of supplies will not be reimbursed by the City, nor will the City reimburse for transportation and other expenses. Employees are required to take courses outside of their regular work schedules whenever possible. If work schedules need to be arranged around class schedules, prior approval must be obtained from the department supervisor and City Manager. Employees are not paid for time away from work while attending courses as allowed by this policy.

Employee Assistance Program (NuVantage)

NuVantage Employee Resource is a division of Lutheran Social Service of MN, a trusted non-profit organization serving the needs of Minnesotans since 1865. NuVantage benefit specialists deliver compassionate service to help connect members with the most appropriate resource available to them. They believe EAP mental health services should be through respectful, face-to-face counseling, and not just over the telephone. Although telephone access is important during a crisis situation, members should be able to share personal and private concerns with a licensed mental health professional in his or her community.

NuVantage carefully chooses appropriate mental health counselors and service providers to be part of the NuVantage provider team. NuVantage providers are knowledgeable about a broad range of life issues, as well as how personal challenges might impact someone's ability to perform well at work

Legal, financial, and counseling services are available by phone or in person and all initial services are free to members. All NuVantage services can be accessed via one toll free number. Members can also peruse thousands of self-help and self-service areas on the NuVantage Wellness portal.

LSS believes that all people should have the opportunity to live and work in community with dignity, safety, and hope. NuVantage shares this vision. To that end, they believe all members should have access to convenient, professional resources whenever life becomes challenging.

NuVantage focuses on high touch customer service and client satisfaction. They believe that getting help for any of life's challenges should be easy and that members should feel supported throughout their whole experience.

Issues They Can Help With	<p>Family/Relationship Services – Providing support for challenges around the family such as family counseling, adoption referral, and more.</p> <p>Caregiver Support – Providing support for caregivers of aging family members, persons with physical and developmental disabilities through respite care, and resource for seniors.</p> <p>Emotional Well-Being – Services to support you through anxiety, depression, addiction, stress, anger management, grief, family life, and more.</p> <p>Financial Counseling – Providing financial support through budget planning, debt management, foreclosure prevention, bankruptcy counseling and more.</p> <p>Legal Consultations – Providing legal services including will preparation, divorce, contract review, legal advice, and more.</p> <p>Wellness Resources – Resources for balancing work, family, nutrition, exercise, and other self-care.</p>
Confidentiality	The service is confidential
Toll Free Number	For further information about the program, call NuVantage at 1-800-577-4727.
Web Site	www.NuVantage.org Online wellness portal password: wellness

AFLAC

<p>Aflac's benefits are designed to pay cash benefits directly to you, unless you assign otherwise, that are designed to help families fill the financial gaps that major medical may not. Employees use the benefits that Aflac provides for expenses such as their mortgage or rent, utilities, groceries, everyday living expenses as well as out-of-pocket medical expenses; these plans pay you regardless of any other insurance. These benefits are available to the employees of the City of New Ulm through payroll deduction.</p> <p>If you have any questions, please contact Aflac at www.aflac.com or 1-800-992-3522</p>	
Accident	Nobody plans on an accident, but when it happens, medical bills can pile up quickly. Aflac's Accident policy can provide benefits for many costs associated with an accident such as Hospitalizations, X-rays and many other expenses.
Disability	For many employees, a temporary loss of income can have long-term financial consequences. Aflac's Short-Term Disability policy provides benefits that allow employees to manage their bills, even during a temporary loss of income due to a disability.
Cancer	Aflac's Cancer policy can help with the unexpected daily treatment and costs associated with treatment of Cancer. Aflac's Cancer policy provides benefits for chemotherapy, radiation, hospitalization as well as out-of-pocket expenses such as travel and lodging.
Hospitalization	Most major medical coverage is not designed to cover all hospitalization costs, and when a stay is necessary, the immediate costs of care can be more than people are prepared for.
Dental	Aflac's Dental insurance offers a wide range of Dental Services with no network restrictions.

Minnesota Benefit Association.org (MBA)

<p>MBA strives to be the provider of choice for the Minnesota Public Sector. Minnesota Benefit Association is a non-profit organization dedicated to providing benefits and services to Minnesota Public Employees and their families.</p> <p>Minnesota Benefit Association has developed a comprehensive range of financial, legal, healthcare, and insurance products specifically chosen for public sector employees in Minnesota. All programs have been endorsed by the MBA Board of Directors, who are all current or retired public employees who uniquely understand the needs of families like themselves. An association formed in 1929, they are a socially responsible organization with core values of honesty, equal opportunity, and transparency.</p>						
Eligibility	<p>Every public employee and elected official in the state of Minnesota automatically is a member of the Minnesota Benefit Association. There are no dues or membership fees.</p> <p>All public sector employees in Minnesota are eligible for MBA benefits after their first 30 calendar days of full or part time employment. Eligibility also extends to all publicly elected officials, public sector employee adult children and all retirees from public sector entities.</p>					
Benefit Program and Services	Financial and Legal <ul style="list-style-type: none"> • Purchase Power • Pre-paid Legal • Identity Theft Protection • Home Mortgage Savings • Auto Financing 	Retiree Benefits <ul style="list-style-type: none"> • Medicare • Long Term Care Solutions • Lifetime Income Solutions 	Youth Programs <ul style="list-style-type: none"> • Scholarship Program • Child Life Insurance • Overseas Travel Insurance 	Insurance Services <ul style="list-style-type: none"> • Home & Auto • Life • Health • Dental • Disability Income • Supplemental Health 	Lifestyle Programs <ul style="list-style-type: none"> • Technology Support • Online Data Backup • Entertainment Discounts • Roadside Assistance 	Community Support <ul style="list-style-type: none"> • Make a donation to help support the Minnesota Benefit Association scholarship program.
Contact Info	Phone: Direct: 651-735-9874 Toll Free: 800-360-6117 (Office hours are weekdays from 8 am to 5pm.)		Mail: Minnesota Benefit Association 6701 Upper Afton Road Woodbury, MN 55125		Fax: 651-739-3260	Email: info@MinnesotaBenefitAssociation.org

Retirement Benefits - Public Employees Retirement Association (PERA)

Contribution Rates	Coordinated Plan Members: Member Rate: 6.50% Employer Rate: 7.50%	Police Fund Members: Member Rate: 11.80% Employer Rate: 17.70%
Vesting	After 60 months of service	
<p>Beginning January 1, 2015, a City employee must be enrolled when annual income from one or more positions is projected to exceed \$5,100 in a 12-month period. There are employees that are excluded from membership. Please see Human Resources for more information.</p> <p>Your pension is paid as equal monthly payments for your lifetime with annual adjustments. Your benefit is a product of your age, average salary, and your years of credited service. These factors vary from member to member. The amount of your pension also depends upon whether you elect to provide income protection to a survivor (generally your spouse) in the event of your death.</p> <p>Contributions to the Coordinated Plan are coordinated with Social Security.</p>		

Deferred Compensation

Minnesota Deferred Compensation Plan MSRS offers Roth option	For LELS union members, the employer will match 25% of the first \$2,500 (maximum \$625) per year. For IBEW union members, the employer will match 25% of the first \$2,500 (maximum \$625) per year. For AFSCME union members, the employer will match 25% of the first \$2,500 (maximum \$625) per year. For Non-Union members, the employer will match 25% of the first \$2,500 (maximum \$625) per year.
ICMA 457 Deferred Compensation Plan ICMA offers Roth and Roth IRA option IRA's not eligible for employer match	For LELS union members, the employer will match 25% of the first \$2,500 (maximum \$625) per year. For IBEW union members, the employer will match 25% of the first \$2,500 (maximum \$625) per year. For AFSCME union members, the employer will match 25% of the first \$2,500 (maximum \$625) per year. For Non-Union members, the employer will match 25% of the first \$2,500 (maximum \$625) per year.
The deferred compensation plans offer the opportunity to save pre-tax and/or Roth after-tax dollars for retirement. Fully and immediately vested in both plans. Employer match maximum amount is the total for both plans if an employee elects MSRS and ICMA.	

2022 Holiday Schedule

The following holidays will be observed on the dates listed below. Please consult your contract agreements for varying language.

Holiday	Date Observed	
New Year's Day	Friday, December 31, 2021	
Martin Luther King, Jr. Day	Monday, January 17 th	
Presidents' Day*	Monday, February 21 st	
Good Friday	Friday, April 15 th	LELS Only
Memorial Day	Monday, May 30 th	
Independence Day	Monday, July 4 th	
Labor Day	Monday, September 5 th	
Veterans Day	Friday, November 11 th	
Thanksgiving	Thursday, November 24 th	
Day After Thanksgiving	Friday, November 25 th	AFSCME, IBEW and Non-Union
Christmas Eve**	Not observed in 2022	4 hours AFSCME, IBEW and Non-Union; 8 hours LELS
Christmas	Monday, December 26 th	

*State Law prohibits City Offices to be open on Presidents' Day so starting 2020, AFSCME, IBEW and Non-Union employees will observe Presidents' Day instead of Good Friday (approved by City Council 12/17/2019 and Public Utilities Commission 12/30/2019). Previously only LELS observed Presidents' Day.

**Unless provided for separately in a labor agreement, full-time employees will receive four (4) hours of holiday time during the last four (4) hours of their workday on December 24th when December 24th falls on a Tuesday, Wednesday or Thursday (effective 01/01/2010). Full-time employees will receive eight (8) hours of holiday time on December 24th when December 24th falls on a Monday (approved by City Council 12/18/2018 and Public Utilities Commission 12/21/2018).

Floating Holidays: one for LELS members; two for AFSCME, IBEW and Non-Union employees

Vacation Accrual Schedule

Years Employed	Hours Accrued Per Pay Period	Annual Accrual	Maximum Accrual
0-2	3.08	80.08	88.09
2-3	3.27	85.02	93.52
3-4	3.46	89.96	98.96
4-5	3.96	102.96	113.26
5-6	4.19	108.94	119.83
6-7	4.40	114.40	125.84
7-8	4.62	120.12	132.13
8-9	4.83	125.58	138.14
9-10	5.04	131.04	144.14
10-11	5.21	135.46	149.01
11-12	5.39	140.14	154.15
12-13	5.56	144.56	159.02
13-14	5.73	148.98	163.88
14-15	5.90	153.40	168.74
15-16	6.08	158.08	173.89
16-17	6.25	162.50	178.75
17-18	6.42	166.92	183.61
18-19	6.60	171.60	188.76
19-20	6.77	176.02	193.62
20-21	6.92	179.92	197.91
21-22	7.12	185.12	203.63
22-23	7.31	190.06	209.07
23-24	7.50	195.00	214.50
24-25	7.69	199.94	219.93

In addition, employees receive two floating holidays. Newly hired employees who work six months or more during their initial calendar year of employment, qualify for two floating holidays. If the employee works less than six months, they receive one floating holiday. Newly hired employees will be eligible to use one floating holiday during their probationary period of employment. *Note: LELS members receive one floating holiday.*

For new, regular full-time employees, vacation benefits are accrued during the probationary period, but the employee is not permitted to use such benefits until the probationary period has been successfully completed.

Vacation Purchase Plan

Allows employees in regular, full-time non-union status the opportunity to voluntarily purchase up to an additional forty (40) hours of vacation to supplement their normal accrual of vacation leave.

Open enrollment for participation in the Vacation Purchase Plan will occur each December 1st through 21st for vacation leave to be taken the following year. During open enrollment a regular, full-time non-union employee may elect to purchase vacation leave in increments of eight (8) hours but may not purchase in excess of forty (40) hours. Vacation hours purchased under this plan are in addition to an employee's normal accrual of vacation leave and may not be carried over from one calendar year into the next calendar year. Payment for vacation hours purchased under this plan will be made by payroll deduction on the 1st and 2nd payroll of each month (24 installments) during the calendar year in which the vacation hours are to be used, at the employee's hourly rate of pay.

Sick Leave

Regular, full-time employees shall be entitled to regular sick leave, which shall accumulate at the rate of eight (8) hours per month to a maximum of 960 hours. Upon maximum accumulation of regular sick leave, the employee may continue to accumulate up to 720 Supplemental Sick Leave hours. *Supplemental sick leave hours shall not be counted in the calculation of severance benefits.*

New employees will accrue sick leave but may not use sick leave until completion of the six (6) month probationary period, unless a sick leave usage waiver is granted by the City Manager.

Severance Benefit

The City shall provide severance pay benefits to employees leaving City employment in good standing. The severance pay benefit shall be a percentage of the current value of the employee's accumulated sick leave at the time of resignation. Supplemental sick leave hours are not paid to the employee. The percentage awarded shall be based on years of service while employed by the City, in accordance with the following formula:

<u>Years of Service</u>	<u>Percentage of Accumulated Sick Leave Value Provided</u>
0 - 6	15%
7 - 15	20%
16 - 24	25%
25 +	30%